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35c per quart. HIGH-GRADE

CIGARS

P. L. CHAMBERS.

56 West Washington Street. Entrance into Bates House Lobby.

\$750,000 STOLEN.

Campaign Fund of Chicago Democracy Used for Private Purposes.

CHICAGO, Dec. 3 .- Three-quarters of a

nillion dollars has been stolen from the campaign fund of the Democratic party raised for the years 1893 and 1894, and the spring of 1895. This charge is made by M. C. Donald and Alderman John Powers. It is sustained by the newly elected chairman

of the county central committee, Thomas Gahan, in the statement that the funds of the past two years have not been accounted for. The money was raised for the campaign which resulted in the election of John P. Hopkins over George B. Swift as Mayor. for the County Commissioners' campaign following, for the aldermanic campaign, for the Wenter contest and for the drainage canal campaign but recently closed. The Democratic administration of the central committee, born out of the assassination of Carter Harrison, is charged with the misuse of this money. And for this misuse no explanation is at present forthcoming from the Democratic citizens who stand under the charge of having taken the money for their own personal benefit, involving in its expenditure trips to Europe. to West Baden and to Hot Springs, and the building of various expensive residences in

OKLAHOMA DIVORCES NULL.

different parts of the city.

The British Government Refuses to Regard Them as Legal.

WICHITA, Kan., Dec. 3 .- Her Majesty's empire has taken issue with Oklahoma over the divorce laws of the Territory. Recently Peter Nellson, a wealthy Englishman, came from London to Oklahoma, and at the end of ninety days made application for a divorce from his wife, Edith Neilson. The defendant consulted the legal department of the English government on the subject, with the result that her Majesty's government held that the divorce laws of Oklahoma would not be respected in the Queen's dominion. An elaborate opinion on the matter has been forwarded to the judge of the trial court in Oklahoma. As a great many wealthy English people have secured divorces in Oklahoma, the position taken by

COL. WALKER AT ST. PAUL.

Grand Army Officers in Conference Over the Next Encampment.

the English government is important to

ST. PAUL. Minn., Dec. 3 .- Commander-inchief Walker and staff, of the Grand Army of the Republic, arrived in this city to-day and after lunch went at once into and their hands in their pockets congratuexecutive session for the transaction of Grand Army business in connection with men and telling what they would do if they the next encampment. A rate of 1 cent | were chief of the department. Women a mile has been secured from the railroads. I stood with their hands in muffs or wrapped Nothing was given out from the afternoon meeting and work was resumed behind

ONE-QUARTER BLOCK OF WHOLE-SALE DISTRICT BURNED OUT.

Seven Big Firms on Meridian Street. Between Maryland Street and First Alley South, Are Heavy Losers.

ORIGIN AT SCHNULL & CO.'S

RIED A HEATED STOVE DOWN.

Flames Spread South and Destroyed Buildings of Fairbanks Scale Company and Ward Drug Company.

WIND THEN VEERED ABOUT

FLAMES SWEPT NORTHWARD AND WIPED OUT MORE CONCERNS.

Bros., Liquor Firms, and Hildebrand Hardware Company Suffered.

FEEBLE WATER PRESSURE

FIRE ALSO CRITICISED.

Mr. V. T. Malott Suggests an Investigation-Fireman Frank Sloan Dan-

gerously Injured.

The destruction of a half million dollars of property in the wholesale district of the city was the fire record of yesterday. Seven large business houses are completely wiped out and wholesale buildings extending on the west side of Meridian, from Maryland to Chesapeake street, are totally de stroyed. The fire began at 8:20 o'clock in the wholesale grocery house of Schnull & Co. All morning and afternoon it burned spreading to the adjoining buildings and consuming the contents. The firemen worked heroically under the same disad vantages that used to exist when buckets were used around a burning house. As is frequently the case the water pressure was weak, at times the streams falling far short of the places to which they were The firemen stood, with a majority streams, in the middle of Meridian The water splattered against the front walls while the contents of the build ings burned as freely as if miles from a fire company.

The fire was not under control until afternoon. The department prevented the flames from crossing Chesapeake street on the south, an alley on the west, Maryland street on the north, and Meridian street on the east. All that could be burned in the district bounded by these thorough fares was destroyed and then all danger was past and smoldering and burning ruins stood as a monument of a half mil lion dollars of property. The firms which

Schnull & Co., wholesale grocers, 58 to 68 South Meridian street. Fairbanks, Morse & Co., scales, 70 South Meridian street.

Ward Brothers, wholesale druggists, 72 South Meridian street. Eckhouse Brothers, wholesale liquor dealers, 54 South Meridian street.

Woodford & Pohlman, wholesale liquor dealers, 56 South Meridian street. Hildebrand Hardware Company, whole sale hardware dealers, 52 South Meridian

street. Indiana Coffee Company, in rear of Schnull & Co.'s establishment. The fire was one of many incidents. The

flames burst from windows and rolled in clouds of smoke. So sudden did the fire begin that many working in the Schnull and other buildings had to flee for their lives. One employe at Schnull's escaped by means of the roof, another had to be rescued from a fallen floor and the scene was one of great excitement. The day was bitter cold, the coldest of the season. The buildings were soon covered with ice from the water which froze as it fell, while many of the wires snapped under the weight of the ice which formed on them. The wind shifted while the fire was at its worst. The buildings south of the Schnull building were fired and then a shift of the wind to the southwest caused those on the north to catch. At times the heat was so great that people could not pass in the neighboring street with comfort. The firms doing business on Meridian street in the square damaged grew appre hensive because of the fury of the fire. and many locked their books and papers in their safes and prepared to leave at a moment's warning. All the while the firemen worked around the burning section, their clothing frozen stiff, doing what they could to prevent a further spread.

MUCH INFLAMMABLE MATERIAL. In the establishments which were de stroyed there was much inflammable material. In the two liquor houses there were large quantities of whisky, which burned rapidly while the bursting of the barrels added noise to the confusion. In the drug house of Ward Brothers there was material which burned and exploded. The crowd was kept at a safe distance by the police. who worked as willingly as the firemen. On the sidewalk by the Hildebrand building there were several boxes of powder, left there because the insurance companies will not allow it in any building on which there is insurance. The crowd was quick to discover the powder and the police had little difficulty in keeping the people back. Men carried the dangerous boxes, each of

which contained enough explosive to blow up several buildings, to a place where the fire could not be expected to come. A large and restless crowd watched the fire during its early progress, while thousands visited the burning ruins yesterday afternoon. The crowd of the morning was constantly on the move, partly begause of the intense cold and partly because of the smoke. The latter was blown downward. settling over the spectators, blinding the firemen and completely hiding the buildings. The smoke would clear for a second and the crowd would remain quiet for the same time when down would come another cloud and then there was another move. Men stood with their overcoat collars turned up lating themselves that they were not firein capes, stamping their feet and gazing with sincere regret on the work of destruc-

stop. The neighboring stores were crowded with spectators, who watched the progress of the flames from under shelter. The sun shone through the clouds as a great red ball, but no apparent warmth came from it. Near the fire it was very hot and at a safe distance it was very cold. Added to this scene of destruction was

the falling of walls. Every few minutes a portion of a wall would totter and come down with a crash, stirring up the material which was burning and causing fresh sparks and flames to start forth. The falling of the south wall of the Ward establishment was the cause of a serious accident which resulted in the serious injury of Frank Sloan, of No. 1 hose company. He and Pat Murphy, the latter of the Four's truck, are at St. Vincent's, and it will be many weeks before they can be about. They were passing through Chesapeake street when the wall came tumbling down. They endeavored to escape, but were caught by it. Sloan suffered a fracture of the left leg and thigh, a dislocation of the right hip and a double compound fracture of the jaw. His recovery is probable, though his life will have to be sustained on liquid nourishment for weeks. Pat Murphy had his right fore arm fractured. The two men were no sooner pinioned by the fallen walls than assistance came. They were removed and conveyed to the hospital, where Police Surgeon Kahlo dressed their injuries. Excitement and fear ran high through

the crowd, for it was reported that several firemen had been buried by falling walls while several rumors had it that employes of Schnull & Co. had been caught by a falling wall and consequently were in the burning building. Later, after the excitement had died down, the different fire captains called the roll of their companies while managers of the different firms looked after employes and no one except those accounted for were absent.

PROGRESS OF THE FIRE.

APPARATUS AND MANAGEMENT OF Falling of a Floor in Schnull & Co.'s

There is a difference of statements concerning the origin of the fire, but all statements agree that it began in the establishment of Schnull & Co. The latter firm is composed of Henry and Gustav A. Schnull, W. J. and George G. Griffin. On the street, while the fire was still in its infancy, report had it that the falling of the third floor, which was heavily stocked, caused the fire o start. This statement was made by one or two of the employes. Business men of the neighborhood say they heard the crash and rushed out, but saw no smoke. Probably three minutes later smoke was ob served coming from the windows of the building. A member of the firm made the explanation that the fire had been burning for some time undiscovered and the falling or giving in of the third floor was the first intimation the employes had of the fire's existence. On the second floor there were ave hundred cases of matches. The third joor fell, there is no difference of opinion concerning that. The theory held by many is that the falling floor ignited the matches, which burned with a flash, filling the build-

ing with smoke and flames. H. N. Goe, a merchant of Irvington and customer of Schnull & Co., was in the elevator with two employes of the firm at the time the floor fell. Mr. Goe had been down in the basement where goods were stored because of the overcrowded condition of the top floor. He, with two employes, were on the elevator when there came a dull heavy sound which shook the building. The elevator was blocked and the shaft was filled with debris. There was only a small opening whereby escape from the closed shaft might be had. The two employes were slim men and they crawled through the opening, but Mr. Goe, who is robust, could not make himself fit the opening. He removed his overcoat, undercoat and vest, but he could not force himself through. Above, on the second floor, could be heard the crackling of the flames and sparks began to fall down the shaft. The two employes did not desert Mr. Goe, but for a second they seemed helpless and the secand seemed an age to the prisoner. Axes were procured and the opening enlarged through which Mr. Goe escaped with a prayer upon his lips. His overcoat and andercoat conta ning his bank book were left ehind. The building had already filled with smoke, although but a few minutes had been taken in liberating Mr. Goe. The bookkeeper of the firm was a prisoner beore he realized it. He smashed the front class with a chair in true melo-dramatic style, escaping in that manner. The shiping clerk escaped by the roof and others cot out as best they could. In the confusion over the fear of loss of life the

alarm was not turned in at once. When the first apparatus of the departnent arrived, the entire building was filled with smoke while flames poured from the second floor windows. The department was on the scene probably seven minutes afte he floor fell. That the fire should become so general in this space of time makes many believe that gas was probably the ause and it was an explosion which shool he building and caused the heavily stocked third flood to fall. The seriousness of the situation was soon realized and the entire department of the city was called to the scene. Chief Webster was one of the firs to arrive and he engineered the work of the men. Streams were directed at the Schnul ened to see the water rise but to the sec ond floor in such weak streams as to do little good. The wires interferred with the use of the ladders. An effort was made to run lines to the top of the building to the north, for the wind was from that direc-tion at the time, but the flames were coming from the roof of the Schnull buildin and the firemen could not get at a desirable distance. They worked from the tops of the neighboring buildings for a while, but lower floors were beginning to burn and in order to prevent any possibility of loss of life Chief Webster ordered his men down. Mr. Hildebrand voiced the sentiment of many when he said it would better to have the whole square destroye than have a second Bowen-Merrill catas trophe. Had the department been in pos ession of a water tower some think the fire could have been stopped in all proba-bility with the loss confined to the Schnull building. A water tower could have thrown a half dozen streams on the top of this building, a place which the firemen could not reach with safety to themselves.

VEERING OF THE WIND. The fire traveled quickly to the building south of Schnull & Co., occupied by the agency of Fairbanks, Morse & Co., dealers in scales. The wind was blowing th lames southward, and it looked as if the lamage might extend as far as Georgia street. Fifteen streams of water were poured on the burning buildings, but they failed to reach the desired spot. The Fairbanks, Morse & Co. building was soon burning as readily as if no water had been poured on it. The Ward drug house caught, but the firemen prevented the dames from passing Chesapeake street. Directly across the way is the coffee es ablishment of McCune & Malott, and this arm was moving out, when there came a sudden change in the situation, caused by hange in the direction of the wind. The latter began to come from the west, blow-ing the smoke down in Meridian street and carrying the flames across the way. wind continued to change, until, at 9:30 o'clock, when it came from the southwest, making the destruction of the buildings north of the Schnull building but a question of time. The place where the fire began continued to be the center of the con ration. Directly north of the Schnul building was the wholesale liquor house of Eckhouse Brothers, which connected the wave of destruction with the establish-ments of Woolford & Pohlman and the Hildebrand Hardware Company. At 16 o'clock the fire was so general the department could do little but keep it under a trol and prevent a spread across the stre When the fire began to take a northw

Brothers & Co. was thrown in the path of destruction. Two years ago this firm put in a water tower and patent apparatus, which yesterday enabled them to pass through the flames unharmed, except by a little water. The apparatus throws a spray over the building, and when the fire began to encroach upon the building the apparatus was put in operation. Back of Levey's the buildings were totally destroyed, and east of them the Hildebrand establishment was gutted, but the printing house was unharmed, not even the glass being broken. Across the alley in the rear of the lestroyed establishments is the Grand tel, and there was some fear that this building would be damaged. Some of the building would be damaged. Some of the guests were alarmed. The department was on the lookout for any fresh outbreak outside the doomed district, but none occurred. At 1 o'clock all danger of a spread was passed, and fifteen streams were kept going on the burning ruins of a former busy district of the city. Around this district stood ragged walls, and from the windows clouds of smoke continued to come all during the afternoon, while an occasional flame could be seen within.

MR. LINGENFELTER'S STORY.

Does Not Believe a Gas Explosion or Smoldering Blaze Caused the Fire. Probably as authentic an account of the beginning of the fire as can be obtained is given in the story told by Mr. Arthur Lingenfelter, of No. 62 Bradshaw street. Mr. Lingenfelter has been employed by Schnull & Co. for about eight years as one of the packers. Last night he was seen at his home. He said he was at work on the second floor of the building about 8 o'clock in the morning. With two other men, Cal Gogan and Charles Ellerhursch, he was engaged in packing a large box near the center of the second room north of the Fairbanks Scales Company, in the vicinity of the elevator. He started towards the rear of the store, entering the next room on the south. In an instant after he entered the room he says he heard a terrible crash, and his first thought was the elevator had fallen, but this thought had scarcely formed in his mind when the gas lights went out and left him in total darkness. He was unable to imagine what had happened, and his only thought was that his life was in great danger. He remembered there was a glass door in the ward and C. S. Dearborne. The loss was estimated last evening at between \$50,000 and \$60,000, with \$45,000 insurance. The liquor firm of Eckhouse Bros. is composed of Joseph and Moses Eckhouse, who estimate their loss at \$11,000, covered by insurance. George A. Woodford and John Pohlman compose the liquor firm of Woods. the wareroom of the Indiana Coffee Company. It was so dark in the room he could ot see a face in front of him, but he was so familiar with the premises that he managed to grope his way to the door without trouble. It was locked, and he used his bare fists to break the glass, after which he managed to scramble into the wareroom. He made his way to the office of the Coffee company, and assisted in carrying out their books, although his hands were covered with blood. He doubts the correctness of the assertion that the crash was caused by a gas explosion, as he says the gas was too ow yesterday morning to cause an explo-

whether fire had been burning between the joists and caused them to give way or not, but was inclined to doubt it. There were no electric wires in the building, and there out between the joists. From what Mr. Lingenfelter said to one of the first men he saw after emerging from the building, it seems he saw the ceiling of the floor above falling in, and knew the floor was about to crash through and bury him. Last night he said he did not remember seeing any signs of falling bricks or timbers; all he could rewas he heard a dreadful crash and realized his only hopes of saving his life was by getting out of the building immediately. It seems there was a small gas tove burning on the third floor. Lingenfelter thought it possible the floor gave way and overturned the stove and communicated fire to the combustible materials around it. If this theory is correct the rapidity with which the fire spread can be accounted for, as the falling floor would carry with it all gas pipes and allow the gas to escape. Gas escaping from the different broken pipes would add to the fierceness of the flames. Lingenfelter's hands were no severely cut, but he was considerable shocked by the trying scenes through which he passed. He says by the time he reached the street smoke and fire were pouring out over the roof. Lingenfelter says while the floors were crowded with goods, he does not hink they were overloaded as the stock on and has been heavier in the past than it was when the fire broke out yesterday.

THE TWO INJURED FIREMEN.

Frank Sloan's Condition Dangerous-Murphy More Fortunate. Walter R. Fritts, city salesman of Ward Brothers, was one of the spectators who witnessed the wall of that building cave in and bury the two firemen, Patrick Murphy and Frank Sloan. Fritts barely escaped himself. He was but a few feet away from the section of the wall which fell. He says: "I had my back turned for an instant when I heard the rumble and crash of the falling wall. I turned round and saw several firemen running for their lives. Brickbats and plaster were falling about them and I was sure some had been caught. After the sound had subsided I heard cries of the men who had been caught. A number of the firemen rushed to their assistance. I helped get the men out and they were in an awful condition. Sloan apface was terribly cut and gashed and he was covered with blood. Murphy was not so badly injured, but was suffering terri-

One of the policemen who were on duty near the alley said he did not see the wall fall, but he helped take the men out of the ruins. The building was only three stories high, but the bricks lie pilled up four or five feet deep. The policeman says: 'When I got to the corner of the alley I could hear the men screaming with pain; Murphy was buried with bricks up to his waist and was struggling to get loose. Sloan was lying in a reclining position, but his lace and head were above the pile of bricks. If the building had been two or three stories higher they must have been killed instantly or would have suffocated before we could get them out. As it was we had to work nearly a half hour before we got Sloan released."

The injured men were taken to St. Vin-

cent's Hospital. Sloan was found to be more seriously injured than Murphy. His left leg was broken above the knee, while his right leg was dislocated at the hir oint. The most serious phase of his hurts, however, consists of a compound fracture of the lower jawbone, which is broken in two places, the broken fragments of bone having penetrated through the flesh, causing both internal and external gashes. Besides this he was terribly bruised about the head and arms by the falling brick. The hospital physician says the great langer in Sloan's injuries lies in the region of the broken jawbone as the inner wounds are hard to dress. He hopes no complicaions will arise from this source. hysician says if no complications arise Sloan has a good chance to recover.
While Pat Murphy escaped with less serious injuries he was badly hurt. The radius of the right arm was broken short off and he is suffering great pain from bruises about the nose and cheeks. He was struck on the back of the head by a brick, which cut a bad gash, although the skull is not fractured. He complains of pain below the ribs in the right side and it is possible he is injured internally, although there are no indications of fractured ribs. His right eg was pinned between the masses of falling brick and his ankle badly sprained. Sloan is a single man and makes his home with his parents at 236 North Senate to his home, but owing to the fact his mother has been seriously ill for some time, it was thought best to take him to the hospital. He has four brothers and one sister. His father and brothers called o see him during the day and one of the amily was with him constantly. He was driver at the No. 1 engine house and was among the first to arrive at the fire. Patrick Murphy, of truck No. 4, is a widower and has one child. The boy's mother has been dead for six years. Murphy has no home in this city. His father and mother are dead, but he has four brothers and a sister living. His sister ed to see the injured man at the hosurphy boards at 206 East Wash

but inquiry at the headquarters of the fire department last night indicated this report

ESTIMATED LOSS, \$510,000

Other Disastrous Fires en South Me-

ridian Street Recalled. The total loss of stocks and buildings by one of yesterday was one of the most dis astrous. In 1870 Morrison's Opera House, at the corner of Meridian and Maryland streets, was destroyed. The great Erwin and Stout fire is remembered by all. In 1861 the old Baptist Church at the southwest corner of Maryland and Meridian, was destroyed, and the ground was purchased by Henry and August Schnull, who erected the buildings which were destroyed yesterday. The corner building occupied by the Hildebrand company was four stories high, while the others, as far south as Chesapeake street, were but three. All of the build

ings were substantially erected, of strong walls, but furnished within for no other than wholesale purposes. Nos. 56 to 66, and Albert Schnull those from 50 to 56. The value of the joint build-ings is about \$75,000, and each Mr. Schnull carried insurance to the amount of \$25,000. The stock of the Schnull company was valued at \$125,000, covered by insurance. The Indiana Coffee Company was one of the heaviest losers. The company had its establishment in the rear of Schnull & Co. duitt, president; J. L. Moore, treasurer, and A. M. McClary, manager and secretary. The company had in stock \$60,000 worth of coffee, a small amount of which can be sold as salvage. The insurance amounted

Morse company. He estimates the loss at \$15,000, covered by insurance. The firm of Ward Brothers is composed of Boswell and Marion Ward and C. S. Dearborne. The in stock. The latter was insured. P. M. Hildebrand is manager of the Hildebrand lardware Company. The firm had in stock 100,000, on which there will be a small salvage. The building occupied by the Fairbanks Scale Company was owned by Vol-ney T. Malott, who valued it at \$18,000. The building occupied by Ward Bros. was owned by Mrs. Ruddell, of California, and valued

MR. V. T. MALOTT'S CRITICISM.

at \$20,000; partially insured.

Believes the Management of the Fire Should Be Thoroughly Investigated. Mr. Volney T. Malott, president of the Indiana National Bank, is one of the losers by the fire. He owned the building occupied by the Standard Scales Company, 70 South Meridian street. Last night Mr. Malott said he was unable to make an estimate of his loss, as he did not know how extensively the building had been burned, It will be quite heavy, however, as he carried but \$5,000 insurance. He purchased the property several years ago from Mrs. Ruddell, of California. Mr. Malott said he could form no idea of the loss on the building until practical builders determined how much it would cost to rebuild. He said he would rebuild at once. It was estimated last night that the building south of Mr. Malott's building, which belongs to Mrs. Ruddell, was worth \$20,000. Presuming his building to be equally valuable his loss would amount to \$15,000. Mr. Malott seems to think the fire might have been better managed and that if a

different course had been pursued at the octset it might have been confined to the Schnull buildings. He said last night: "I want to say I believe the matter of the management of this fire ought be thoroughly investigated. I do not want to make any unjust criticisms, but it seems to me the building occupied by the drug company and the Fairbanks Scales Company could have been saved. I was on the scene a few moments after the fire occurred, about 8:40. At that time the wind was blowing from the southwest and the flames had not approached these two buildings. I believe if a line of hose had been run to the roof of the McCune-Malott Company's buildings, south of the alley, and a stream of water had been turned on the two buildings they could have been so completely flooded the fire could not have obtained a foothold. I understand Mr. Holliday directed attention to this point and suggested such action should be taken. I heard others say on the street after-wards something of the kind ought to have been done. I have not looked into the question, but I also believe it would water had been turned into the fire from these two points I feel it could have been confined to the Schnull buildings. I want to see this whole question given a horough investigation. As a taxpayer I feel this ought to be done. If there is fault in no other direction I lieve their adoption would promote the peo-believe an investigation will show the tax-believe an investigation will show the tax-tection to be had in the way of proper tection to be had in the way of proper were bursting constantly and that the pressure of the water was very weak. I must ay as a man, who has, with all other getting disgusted. I hope the matter will awe have made to enlarge the exchange of trade on a sound basis of mutual benefit the taxpavers of the city are entitled to est fire protection that can be pro-

THE MINOR LOSSES. Smoke Caused Damage Outside the

Ill-Fated District. The loss to firms adjacent to the fire was slight. Shortly after the fire broke out in the Schnull Building, the McCune-Malott Company, on the corner of the alley below, put a force of men to work on its roof watching the flying embers. But little damage was done, principally caused by smoke. Heaton. Simms & Co., wholesale jewelers, occupy a room in the Levy Building, on Maryland street. They carry a line of diamonds and fine silverware valued at \$50,000. The firm estimate the loss would not exceed \$300, caused by water, but it was said would suffer heavily through loss of heliday trade as a result of the fire.

In the same building the firm of Judson & Harms, tobacconists, lose slightly through damage done to stock carried out of the building. B. L. Blair & Co., dealers

in county and township supplies, escape suffered but little loss, principally by water. When their building was erected an open court was left separating it from the Schnull Building. An automatic system of water pipes was placed in the building, making it possible to flood the entire place.

A perforated water pipe was extended along the wall below the eaves. Yesterday the water was turned into this pipe and the side of the building was kept sheeted with water for several hours. But for this arrangement there is no doubt but their milding would have been destroyed, as it would have been impossible to keep the flames from spreading to it from the Schnull Building. If the fire had reached this building the loss of yesterday may have been \$200,900 greater.

> THE INSURANCE. of Policies on the Destroyed

Stocks and Buildings. A glance at the distribution of the in surance on the destroyed property shows some interesting things. It is seen that the insurance is well scattered. It can also be observed that in one or two instances the insurance exceeds the loss claimed by the owners. In the case of the Hildebrand Company, for instance, Mr. Hildebrand says his combined insurance amounts to \$43,000, while the lists prepared by the agencies puts the total in excess of that amount. Ward Bros. furnish another Illustration. The firm carried \$45,000 insurance, while the agent's list makes it appear at \$60,009. In the excitement and couision of yesterday the owners could not

CONGRESSMEN RESPECTFULLY LIS-TEN TO CLEVELAND'S WORDS.

He Explains Our Foreign Relations at Great Length and Has Much to Say About the Nation's Finances.

CONDEMNS THE GREENBACK

AND URGES EXTENSION OF THE NATIONAL BANKING SYSTEM

He Gives His Views on the Gold Exodus, Tells About Bond Issues and Denounces Free Silver Colunge.

IMPORTANT OMISSION

CLEVELAND IGNORES THE GROWING TREASURY DEFICIT.

And Makes No Suggestion as to Raising Revenue to Offset the Loss Caused by Democracy's Tariff Law.

INSTRUCTIONS TO BAYARD

THE ADMINISTRATION'S POSITION ON

Note to Salisbury Asking that the Boundary Dispute Be Arbitrated-Little Encouragement to Cubans.

WASHINGTON, Dec. 3.-Grover Cleveland. President of the United States, sent his message to Congress to-day. It was delivered to both houses at noon by executive clerk Pruden. In the Senate its reading was listened to with marked attention. There was noticeable interest on the Republican side in reference to the Waller case. When the Bering sea claims was reached, Mr. Morgan, wno has been conspicuous in opposing the claims, smiled at the announcement that a new treaty had been made, and leaned forward for an animated whispered conference with Mr. Ciray. The treatment of the British-Venezuela question also received marked attention. The statement of the status of the Cuban conflict was specially interesting, as it gave the first official utterance on the subject. There was a thinning out of the attendance on the floor after the first half hour of the reading, as Senators had printed copies, In the House the members listened respectfully to the words of the chief executive. As the reading of the message progressed interest in it seemed to flag. Not during the entire reading was there a single manifestation of approval or disapproval, but at the conclusion of the reading, which occupied an hour and a half, there was a slight scattering of

applause. The message in full follows The Congress of the United States: The present assemblage of the legislative branch of our government occurs at a time when the interests of our people and the country give especial prominence to the condition of our foreign relations and the exigencies of our national finances. The reports of the heads of the several administrative departments of the government fully and plainly exhibit what has been acplished within the scope of their respec-duties and present such recommendative duties and present such recommenda-tions for the betterment of our country's condition as patriotic and intelligent labor and observations suggest. I, therefore, deem my executive duty adequately performed at this time by presenting to the Congress the important phases of our position as related to our interests with foreign nations and a statement of the financial problem which confronts us, omitting, except as they are related to these topics, any to the reports concerning these depart-mental operations. If justly and fairly ex-amined they furnish proof of ardnous and painstaking care for the public welfare. I press the recommendations they contain on with the duty of legislation, because I be

alue of the lars free importation of its wools under our las tariff act, has admitted certain products of the United States to entry at trade on a sound basis of mutual benefit are in this instance appreciated by the country from which our woolen factories draw their needful supply of raw material.

OUR FOREIGN RELATIONS.

WITH GREAT BRITAIN.

Bering Sea Claims, Alaskan Boundary

and the Venezuelan Question. Our relations with Great Britain, always ntimate and important, have demanded during the past year even a greater share of consideration than usual. Several vexatious questions were left undetermined by the decision of the Bering Sea Arbitration Tribunal. The application of the principles laid down by the august body has not been followed by the results they were intended to accomplish, either because the principles themselves lacked in breadth and defin ness or because their execution has been more or less imperfect. Much correspondence has been exchanged between the two governments on the subject of preventing the exterminating slaughter of seals. The insufficiency of the British patrol of Bering sea, under the regulations agreed on by the two governments, has been pointed out: only two British ships have been doing police duty during this season in those waters. The need of a more effective enforcement of existing regulations, as well as the adoption of such additional regulations as experience has shown to be absolutely necessary to carry out the intent of the award have been earnestly urged on the British government, but thus far without effective the seal herds by means of pelagic hunting ults. In the meantime, the de has so alarmingly progressed that, unless their slaughter is at once effectively checked, their extinction within a few years seems to be a matter of absolute certainty The understanding by which the United States was to pay, and Great Britain to renent of all British claims for damages arising from our selzure of British sealing sels unauthorized under the award of the Paris Tribunal of Arbitration was not conrmed by the last Congress, which dec to make the necessary appropriation. I still of the opinion that this arranger was a judicious and advantageous one fo he government, and I carnestly that it be again conslocted and sanct If. however, this does not meet with the favor of Congress, it certainly will hardly dissent from the proposition that the govhonor and good faith to provide for the speedy adjustment of these claims by arbitration as the only other alternative. treaty of arbitration has, therefore, beginning and will be immediately later because of the control of the con re the Senate, so that in one of the mod ggested a final settlement may